



ICC Funds Aid Elevation Project Near the Aransas River

Full Mitigation Best Practice Story

Bee County, Texas

Bee County, TX - In 1996, Jason and Alice Dickenson purchased an old, 1,800 square-foot wood-frame home in the unincorporated town of Skidmore, Texas. They were unaware of the zoning, building restrictions, community ordinances, and the need for homeowners insurance. They were simply proud to be homeowners, living near the Aransas River.



"We were young," acknowledged Mrs. Dickenson. "We didn't know anything. We never thought about the possibility of flooding. The mortgage company said that we had to have flood insurance so we got it."

On Aug. 30, 2001 the Aransas River topped its banks and more than four feet of water poured into their home. "We could tell that the water was rising. We grabbed whatever we could and got out of harm's way. The water just seem to pick everything up and set it down some place else," Alice said.

Their home was insured for the amount of the mortgage. The Dickenson's learned that they lived in a community participating in the National Flood Insurance Program (NFIP). NFIP makes available flood insurance and requires communities adopt a minimum local floodplain management ordinance that regulates new and substantially improved development in identified flood hazard areas.

In addition to building coverage, NFIP policyholders with substantially damaged homes (cost of repair more than 50 percent of its pre-flood value) are eligible for Increased Cost of Compliance (ICC) benefits. ICC coverage provides up to \$30,000 to elevate, demolish, or relocate the home, protecting it from future flood damage. The coverage is included under all regular NFIP policies issued or renewed after June 1, 1997. To their surprise, they were covered.

The Dickenson's decided to rebuild in the same location and vowed they would be ready for the next flood. They met with the county's floodplain manager, who gave them sound advice: elevate. The base flood elevation in their community is 123.5 feet above sea level. They decided to build a Jim Walter "Lakeside" Home on pilings.

"Building codes specifically said that we had to build above the floodplain if we wanted to stay out here," stated Mrs. Dickenson. "The pilings are 15 feet tall. Jim Walter normally quotes 6 feet. We used our ICC funds to defray the cost of the elevation. We wanted to stay within the guidelines."

On June 18, 2007 the Aransas River again crested, spilling on to their property. The Dickenson's watched as it slowly crept on the lawn, but knew there wasn't a need to panic. Their new home sitting on pilings gave them a feeling of security. Alice attested, "We got water in front of the house. The bridge was under. I enjoy my house and I don't have to worry about it flooding again."

Activity/Project Location

Geographical Area: **Single County in a State**

FEMA Region: **Region VI**

State: **Texas**

County: **Bee County**

City/Community: **Skidmore**

Key Activity/Project Information

Sector: **Private**
Hazard Type: **Flooding**
Activity/Project Type: **Elevation, Structural**
Structure Type: **Wood Frame**
Activity/Project Start Date: **03/2002**
Activity/Project End Date: **10/2002**
Funding Source: **National Flood Insurance Program (NFIP)**
Funding Recipient: **Property Owner - Residential**

Activity/Project Economic Analysis

Cost: **Amount Not Available**
Non FEMA Cost: **0**

Activity/Project Disaster Information

Mitigation Resulted From Federal
Disaster? **Yes**
Federal Disaster #: **1379 , 06/09/2001**
Federal Disaster Year: **2001**
Value Tested By Disaster? **Yes**
Tested By Federal Disaster #: **No Federal Disaster specified**
Year First Tested: **2007**
Repetitive Loss Property? **No**

Reference URLs

Reference URL 1: **<http://www.fema.gov/business/nfip/>**
Reference URL 2: **<http://www.floodsmart.gov>**

Main Points

- On Aug. 30, 2001 the Aransas River topped its banks and more than four feet of water poured into the Dickenson's home.
- The Dickenson's learned that they lived in a community participating in the National Flood Insurance Program (NFIP). NFIP makes available flood insurance and requires communities adopt a minimum local floodplain management ordinance that regulates new and substantially improved development in identified flood hazard areas.
- In addition to building coverage, NFIP policyholders with substantially damaged homes (cost of repair more than 50 percent of its pre-flood value) are eligible for Increased Cost of Compliance (ICC) benefits.
- They met with the county's floodplain manager, who gave them sound advice: elevate. The base flood elevation in their community is 123.5 feet above sea level.
- On June 18, 2007 the Aransas River again crested, spilling on to their property. The Dickenson's watched as it slowly crept on the lawn, but knew there wasn't a need to panic.



Jason and Alice Dickenson's home.